HOTEL AL NUR & VARIETIES



NU Identified and pp prepared BY Md. Alauddin(Ramgoni unit)

Presented by

Md. Nur Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| Name | : | Md. Nur Hossain |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Age | : | 15/04/1985 (32 Years) |
| Marital status | : | Married |
| Children | : | 01 daughter |
| No. of siblings: | : | 4 brother, sisters 01 |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others | | Mother Mobesera Begum Abdual Hoque Branch: porkot- catkhill, Centre 58/m- Loanee no.:6314/1, Member since 15/08/2005 drop.25/11/2015 First loan: Tk 5000, N/A N/A N/A N/A N/A |
| Education | | s.s.c |
| Education, | <u>:</u> | 3.3.0 |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| Present Occupation | : | Varieties Store |
|-----------------------------------------|---|-----------------------------------------------------|
| Trade License | | 112 |
| Business Experiences and Training info | : | 13 years. His first business capital was 40000/- |
| Other Own/Family Sources of Income | : | Brother- Abroad |
| Other Own/Family Sources of Liabilities | • | N/A |
| NU Contact Info | | 01775591795 |
| NU Project Source/Reference | : | GT Ramgonj Unit Office, Laxmipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (10years). His brother used GB Loan to went abroad and repaired his house. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| : | Hotel Al Nur & Varieties |
|-----|------------------------------------------------------------------------------------------------|
| : | Alipur bazar, Chatkhil ,Noakhali . |
| - | 30000/- |
| ••• | Self BDT 200000/- (from existing business) 66% Required Investment BDT 100000 (as equity) 34 % |
| • | 4000 |
| | 4000 |
| = | 15% 15% 5 months |
| | : |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT) (2) | Total (BDT) (1+2) |
|-----------------------------------------------------------------------------------|-----------------------------|-----------------------|----------------------|
| Grocery items (oil, Spices, Flour, Sugar, noodles, Garlic, Onion, potatos etc.) | 60000 | | 60000 |
| Rice (6 bosta 10000) potato (5 bosta 10000) | - | 20000 | 20000 |
| Bakery item(bread, Biscuit) | 30000 | 10000 | 40000 |
| Refrigerator | 25000 | 45000(konka) | 70000 |
| TV | 5000 | - | 5000 |
| Cold drinks, Milk, Yogurt, Ice- cream | 10000 | 15000 | 25000 |
| Cosmetics(various soap, powder, cream, leap gel, oil etc | 10000 | 10000 | 20000 |
| Advance | 50000 | | 50000 |
| Decoration | 10000 | | 10000 |
| Total Capital | 200000/- | 100000/- | 30000/- |

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INFO ON EXISTING BUSINESS OPERATIONS

| Doublesslave | Existing Business (BDT) | | | |
|-------------------------------------------------|-------------------------|---------|---------|--|
| Particulars Particulars Particulars Particulars | Daily | Monthly | Yearly | |
| Sales (A) | 3000 | 90000 | 1080000 | |
| Less: Cost of sales (B) | 2550 | 76500 | 918000 | |
| Gross profit | 450 | 13500 | 162000 | |
| Total Income | 450 | 13500 | 162000 | |
| Less: Operating Costs | | | | |
| Electricity bill | | 500 | 6000 | |
| Night Guard | | - | - | |
| Shop Rent | | 2000 | 24000 | |
| Mobile bill | | 200 | 2400 | |
| Present salary/Drawings- self | | 4000 | 48000 | |
| Others | | 200 | 2400 | |
| Non Cash Item: | | | | |
| Depreciation Expenses (30000*15%10000*10%) | | 459 | 5508 | |
| Total Operating Cost (D) | | 7359 | 88308 | |
| Net Profit (C-D): | | 6141 | 73692 | |

Financial Projection of NU Business

| Doublesslave | Year 1 (| BDT) | Year 2 (| вот) | Year 3(BDT) | |
|--------------------------------|----------|---------|----------|---------|-------------|---------|
| Particulars – | Monthly | Yearly | Monthly | Yearly | monthly | Yearly |
| Estimated Sales (A) | 102000 | 1224000 | 110000 | 1320000 | 120000 | 1440000 |
| Less: cost of sales (B) | 86700 | 1040400 | 93500 | 1122000 | 102000 | 1224000 |
| Gross Profit (C) [C=(A-B)] | 15300 | 183600 | 16500 | 198000 | 180000 | 216000 |
| Less: Operating Costs | | | | | | |
| Electricity bill | 500 | 6000 | 500 | 6000 | 500 | 6000 |
| Shop Rent | 2000 | 24000 | 2000 | 24000 | 2000 | 24000 |
| Mobile bill | 200 | 2400 | 200 | 2400 | 200 | 2400 |
| Present salary/Drawings- self | 4000 | 48000 | 4000 | 48000 | 4000 | 48000 |
| Others | 200 | 2400 | 200 | 2400 | 200 | 2400 |
| Non Cash Item: | | | | | | |
| Depreciation Expenses 15% &10% | 459 | 5508 | 459 | 5508 | 459 | 5508 |
| Total Operating Cost (D) | 7359 | 88308 | 7359 | 88308 | 7359 | 88308 |
| (Net Profit C-D): | 7941 | 95292 | 9141 | 109692 | 10641 | 127692 |
| Pay Back | 40 | 0000 | 40000 | | 40000 | |
| Retained Income: | ! | 55292 | | 69692 | | 87692 |

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

| SI# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---------------------------------------------------|--------------|--------------|--------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100000 | - | - |
| 1.2 | Net Profit | 95292 | 109692 | 127692 |
| 1.3 | Depreciation (Non cash item) | 5508 | 5508 | 5508 |
| 1.4 | Opening Balance of Cash Surplus | - | 60800 | 136000 |
| | Total Cash Inflow | 200800 | 176000 | 269200 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100000 | - | - |
| 2.2 | Payment of GB Loan | - | - | - |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40000 | 40000 | 40000 |
| | Total Cash Outflow | 140000 | 40000 | 40000 |
| 3.0 | Net Cash Surplus | 60800 | 136000 | 229200 |

SWOT Analysis

Strength

- **✓** Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- **✓ Credit sales.**
- ✓ Less stock.

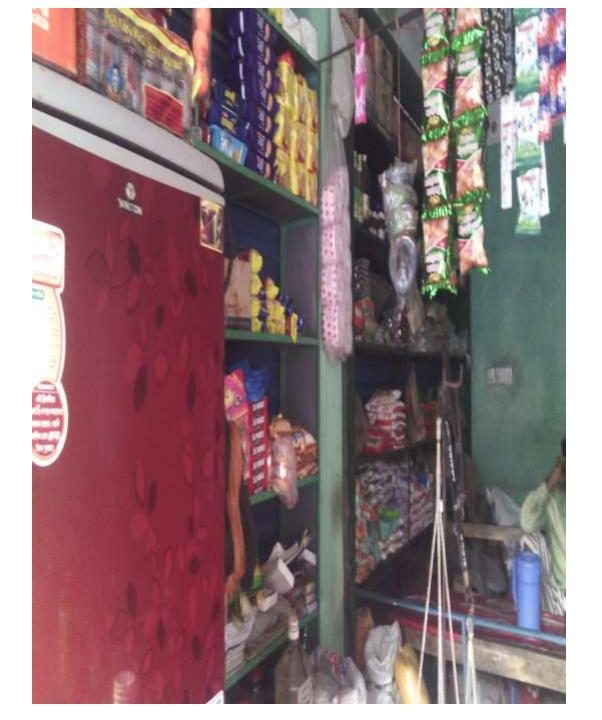
OPPORTUNITIY

- √ Huge demand of grocery items.
- √ That village area no other varieties store.

THREATS

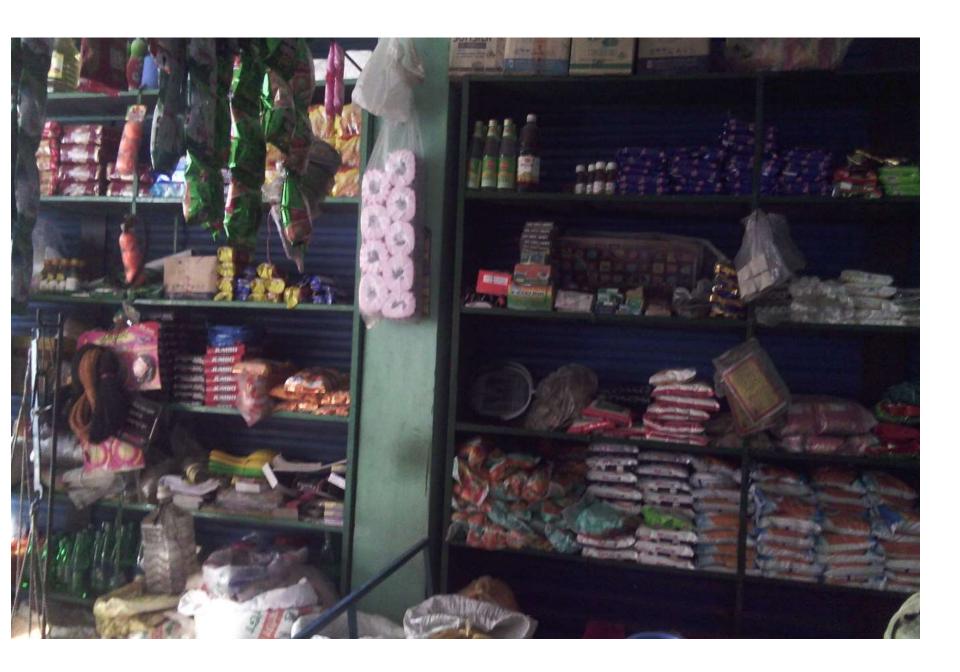
- ✓ Political Unrest.
- **✓** Other competition.















গণপ্ৰজাতন্ত্ৰী বাংলাদেশ সরকার Government of the Progress Republic of Bengindesh

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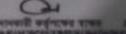
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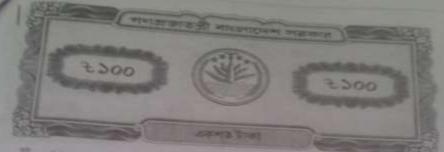
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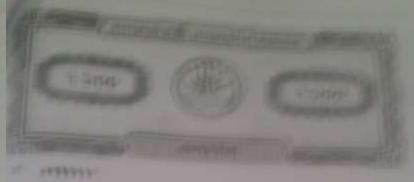
শোকান ঘর ভাড়ার চুক্তি নামা

এব পাছা মোর মাবারুক আহমান, পিতা-বৃত্ত সন্দিত উদিন, এমে-আনীপুর, পোর আনীপুর, উপজ্ঞেশ-प्रस्ता (क्रम नकेन्द्र) कार्रेडक-राज्याओं (त्रम-क्रम) वर्ष देश्यात

্ত শক্ষ্য ক্ষেত্ৰ বৃহ হোজে, বিভাগতে অনুধা হক, বাং নমেবনুহ, পোঃ অনীপুহ, উপজেলা-द्यमान्, त्रमा मक्षेत्रः वार्ववतः राज्यान्ते, तन्त-शतम्, वर्व-देशसः।

্বা শক্ত ক্ষমের মালিকাবাটির করা বাহালেশুর ইউলিক এ৯ বং রার্মে কালীপুর বাহার হাজিৰ অপত্ৰ মোৰাৰ বহু বাহুল লোৱাৰ বাহুল কৰিলে অপনি ২০ পৰ নিত্ৰেক পৰাক্ষী বালিছে बढ़ (संसार पड़ी बाड़ा निट्ड गंपड इस)

০২ : ব্যৱ প্রকাশর চুকিনাম ৩১ জনুমারী ২০১৬ট্রি মারিপ চাঁকে ৩১ ডিলেন্য ২০১৮ট্রি মারিপ नर्वेड क्लीन ०० (विन) समय औ प्रक्रिया काल स्वित्र।



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Presented at

25th Internal Design Lab

On December 23, 2015 at GT

For more information

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